

UNITED STATES DISTRICT COURT
DISTRICT OF MAINE

FEDERAL NATIONAL MORTGAGE
ASSOCIATION

Plaintiff

v.

VIRGINIA HENRY, PERSONALLY AND AS 2:19-cv-00003-JAW
PERSONAL REPRESENTATIVE TO THE
ESTATE OF HAROLD E. HENRY

Defendant

JUDGMENT OF FORECLOSURE AND SALE

Address: 162 Douglas Hill Road, West Baldwin, ME 04091

Mortgage: April 20, 2013, Book: 30628, Page:92

This matter came before the Court for a testimonial hearing on Plaintiff's Motion for Default Judgment on October 2, 2019. Plaintiff, Federal National Mortgage Association, was present and represented by John A. Doonan, Esq. Defendant, Virginia Henry, Personally and as Personal Representative to the Estate of Harold E. Henry, did not appear.

All persons interested having been duly notified in accordance with the law, and after hearing, the Plaintiff's Motion for Default Judgment is GRANTED. Count II - Breach of Note, Count III - Breach of Contract, Money Had and Received, Count IV - Quantum Meruit, and Count V - Unjust Enrichment are hereby **DISMISSED** without prejudice at the request of the Plaintiff. **JUDGMENT** on Count I - Foreclosure is hereby **ENTERED** as follows:

1. If the Defendants or their heirs or assigns pay Federal National Mortgage Association ("FNMA") the amount adjudged due and owing (\$119,426.01) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S.S.

§ 6322, FNMA shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing:

Description	Amount
Unpaid Principal Balance	\$101,826.75
Total Interest:	\$14,116.28
Corporate Advance:	\$7,394.59
Escrow Advance:	\$10,776.16
Hazard Suspense/Hazard Loss:	(\$14,687.77)
Grand Total	\$119,426.01

2. If the Defendants or their heirs or assigns do not pay FNMA the amount adjudged due and owing (\$119,426.01) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, their remaining rights to possession of the West Baldwin Property shall terminate, FNMA shall conduct a public sale of the West Baldwin Property in accordance with 14 M.R.S.A. § 6323, disbursing the proceeds first to itself in the amount of \$119,426.01 after deducting the expenses of the sale, with any surplus to the Defendant or her heirs or assigns, in accordance with 14 M.R.S.A. § 6324. FNMA may not seek a deficiency judgment against the Defendant pursuant to the Plaintiff's waiver of deficiency at trial.
3. Pursuant to 14 M.R.S.A. § 2401(3)(F), the Clerk shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.
4. The amount due and owing is \$119,426.01.
5. Federal National Mortgage Association has first priority, in the amount of \$119,426.01, pursuant to the subject Note and Mortgage and there are no parties in interest other than the Defendant who has second priority.

6. The prejudgment interest rate is 4.12500%, *see* 14 M.R.S.A. § 1602-B, and the post-judgment interest rate is 8.59%, *see* 14 M.R.S.A. § 1602-C.
7. The following information is included in this Judgment pursuant to 14 M.R.S.A. § 2401(3):

	PARTIES	COUNSEL
PLAINTIFF	Federal National Mortgage Association	John A. Doonan, Esq. Reneau J. Longoria, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 225D Beverly, MA 01915
DEFENDANT	Virginia Henry, Personally and as Personal Representative to the Estate of Harold E. Henry 15 Tash Road New Durham, NH 03855	Pro Se

- a) The docket number of this case is No. 2:19-cv-00003-JAW.
- b) The Defendant, the only party to these proceedings besides FNMA, received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c) A description of the real estate involved, 162 Douglas Hill Road, West Baldwin, ME 04091, is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 162 Douglas Hill Road, West Baldwin, ME 04091. The Mortgage was executed by the Defendant on April 20, 2013. The book and page number of the Mortgage in the Cumberland County

Registry of Deeds is Book 30628, Page 92.

- e) This judgment shall not create any personal liability on the part of the Defendant but shall act solely as an in rem judgment against the property, 162 Douglas Hill Road, West Baldwin, ME 04091.

SO ORDERED

DATED THIS 31st DAY OF October, 2019

/s/ John A. Woodcock, Jr.
JOHN A. WOODCOCK, JR.
U.S. District Judge